

**IN THE UNITED STATES BANKRUPTCY COURT, DISTRICT OF PUERTO RICO**

**IN RE: JOSE DANILO MELENDEZ COLON**

Bankruptcy Number:13-03404-ESL

**AMELIA LOZANO ROLON**

**Chapter 13**

**STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION**

Petition Filing Date: **04/30/2013**

First Meeting Date: **05/30/2013 at 3:00PM**

Days From Petition Date: **31**

341 Meeting Date: **05/30/2013 at 3:00PM**

910 Days Before Petition: **11/02/2010**

Confirmation Hearing Date: **06/28/2013 at 11:00AM**

Chapter 13 Plan Date: **04/30/2013** ☐ Amended

Plan Base:**\$28,680.00** Plan Docket # **2**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☒ Evidence shown at meeting:

Total Paid In: **\$0.00**

Check/MO# 14-693491099

Date: 5/30/2013 Amount: \$ 478.00

\*APPEARANCES: ☐ Telephone ☐ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

☒ Examined ☐ Not Examined under Oath

Attorney for Debtor(s): ☐ Not Present ☒ Present Name of Attorney Present: \_\_\_\_\_ ☐ Pro-se  
☒ Creditor(s) Present ☐ None (Other than Attorney of Record)

First Bank- Melchor

\*ATTORNEY FEES AS PER R 2016(b) STATEMENT: Attorney of Record: **JUAN O CALDERON LITHGOW\***

Total Agreed: **\$3,000.00** Paid Pre-Petition: **\$400.00** Outstanding (Through the Plan): **\$2,600.00**

\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor(s) Income is (are) ☐ Under ☒ Above Median Income

Liquidation Value: \$ 445.00

Commitment Period is ☐ 36 months ☒ 60 months §1325(b)(1)(B)

Projected Disp. Inc.: \$ 0.00

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: \_\_\_\_ %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED ☐ HELD OPEN FOR \_\_\_\_ DAYS

§341 Meeting Rescheduled for:\_\_\_\_\_

Comments:

[1322(b)(1)] Discriminate unfairly against a designated class.

Debtor proposes to pay the 100% to unsecured claim filed by First Bank, loan number 30-380051093 in which debtor appears as a co-debtor. (Claim #3) Debtor testified that she was the only beneficiary of the loan and her mother only help her for its approval. Debtor must submit a Sworn Statement as to the approval and benefits of the loan. Debtor is jointly and severally liable of the claim.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtor must submit the first paytubs for October 2012.

[1325(b)(1)(B)] Projected Disposable Income - Debtor(s) fails to apply projected disposable income, to be received during applicable commitment period, to make payments to unsecured creditors under the plan. [1322(a)(1)]

- Unreasonable or unwarranted expenses.

The Trustee objects the expenses listed in Schedule J for the education of a grandson. They explained their grandson has been living with them for six years.

**\*OTHER COMMENTS / OBJECTIONS**

Debtor receives \$200.00 of Christmas Bonus and joint debtor receives \$600.00 of Christmas Bonus. Debtor intends to pay in full secured claim to Borinquen Community. Debtors must submit insurance quote of vehicle to be paid through the Plan.

/s/ Jose R. Carrion, Esq.	Meeting Date: May 30, 2013
<b>Trustee</b>	
/s/ Mayra Arguelles, Esq.	
<b>Presiding Officer</b>	